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JAN 18 2007.

Application No. 09/845,396
Reply to Office Action of Dec. 4, 2006

PATENT
Attorney Docket No. 32423/82536

II. REMARKS / ARGUMENTS

A. General

First of all, the Applicant would like to thank Examiner Liversedge for taking the time to conduct a telephonic Interview regarding this case on January 16, 2007.

During the course of the Interview, the Applicant argued that the prior art reference cited by Examiner Liversedge, notably U.S. Patent No. 6,826,542 B1 (hereinafter Virgin et al.), does not disclose or suggest certain features of the invention claimed in the present application. More specifically, the Applicant pointed out to the Examiner the differences between the system taught by Virgin et al. and the claimed invention. These differences include the fact that Virgin et al. do not teach or suggest *transmitting over a communications network from the customer entity to the biller entity information indicating that a first user has approved the invoice and that a second user has authorized payment of the invoice*.

Although the Examiner understood the Applicant's arguments, she continued to find that the above-mentioned feature of the present invention was implicitly suggested by Virgin et al. However, the Examiner was willing to concede that a distinguishing feature of the claimed invention over Virgin et al. may be that of *transmitting from the customer entity to the biller entity first and second data elements, the first data element indicating that the first user has approved the invoice, the second data element indicating that the second user has authorized payment of the invoice*. She also conceded that other distinguishing features may include *providing a user interface control having a first input option to approve the invoice and a second input option to authorize payment of the invoice, the second input option being distinct from the first input option, where detecting of granting of payment of the invoice only occurs when the first user has approved the invoice via the first input option and the second user has authorized payment of the invoice via the second input option*.

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In summary, Examiner Liversedge indicated that while in her opinion the subject matter of independent claim 48 was too broad to distinguish over Virgin et al., the subject matter of independent claim 72 was likely allowable. She further indicated that the subject matter of independent claims 97, 113 and 116 was likely also allowable, following from her finding regarding claim 72.

In the result, Examiner Liversedge indicated that the Applicant should file a response to the outstanding Final Office Action (including claim amendments), in light of her above findings. She would then meet with a Supervisory Examiner and a Primary Examiner to discuss this case and to determine whether the case is in condition for allowance. If necessary, she would issue a new, non-final Office Action to address any outstanding and/or new rejections.

The Applicant is very grateful for the assistance provided by Examiner Liversedge and has prepared the present amendment in the hopes of putting the case in condition for allowance. The Applicant looks forward to hearing from the Examiner shortly.

B. Summary of Amendments

The application now contains 68 claims.

Claims 1 to 47 were previously canceled from the application in the Response filed on August 30, 2006.

Claim 48 has been amended to hasten allowance of the application.

Claim 49 has been canceled from the application.

Claims 50 and 65 have been amended to correct the claim dependencies.

The Applicant respectfully submits that no new matter has been added to the

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application by the present amendment.

B. Summary of Rejections and Reply

35 U.S.C. §102(e)

In the Office Action, the Examiner has rejected claims 48 to 116 under 35 U.S.C. §102(e) as being anticipated by U.S. Patent no. 6,826,542 B1 (hereinafter Virgin et al.).

The Applicant respectfully disagrees with this rejection and submits that the subject matter of former claims 48-116 is clearly and patentably distinguishable over the cited prior art, as argued by the Applicant both in the previous Response filed on August 30, 2006 and during our telephonic Interview with Examiner Liversedge in date of January 16, 2007. However, in the interest of hastening allowance of the present application, the Applicant has amended independent claim 48, in accordance with comments made by the Examiner during the Interview. More specifically, during the Interview, Examiner Liversedge indicated that the subject matter of independent claim 97 (in addition to that of independent claims 72, 113 and 116) was likely allowable over Virgin et al. Accordingly, the Applicant has amended independent claim 48 to incorporate therein the features of former dependent claim 49, which mirrored features of independent claim 97. Claim 49 has been canceled from the application.

The Applicant would like to highlight that the Applicant did not undertake the canceling of claim 49 and the amendment of claim 48 (to incorporate therein the features of claim 49) for purposes of patentability, but rather for the sole purpose of moving the case more swiftly towards allowance. The Applicant respectfully reserves the right to pursue claims 48 and 49 as they stood immediately prior to the filing of this amendment in a continuation application that may be filed prior to issuance to patent of the present application.

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Claim 48

The Examiner's attention is directed to the following emphasized features of independent claim 48 as amended:

48) A process for online invoice presentment and processing, comprising:

- a. generating at a biller entity an invoice for a service rendered to a customer entity;
- b. making information on the invoice electronically available to first and second users associated to the customer entity, the first user being associated with a first customer computing unit and the second user being associated with a second customer computing unit;
- c. transmitting over a communications network **from the first customer computing unit to the biller entity a first data element indicating that the first user has approved the invoice**;
- d. transmitting over the communications network **from the second customer computing unit to the biller entity a second data element indicating that the second user has authorized payment of the invoice**.

The Applicant respectfully submits that the subject matter of independent claim 48 as amended is neither taught nor suggested by Virgin et al. Without limiting the generality of the foregoing, the Applicant submits that Virgin et al. do not disclose, teach or suggest the above-emphasized features of independent claim 48. More specifically, there is no teaching or suggestion in Virgin et al. of a process for granting payment of an invoice that includes **transmitting over a communications network from a first customer computing unit to the biller entity a first data element indicating that a first user has approved the invoice** and **transmitting over a communications network from a second customer computing unit to the biller entity a second data element indicating that a second user has authorized payment of the invoice**.

In short, it is clear that Virgin et al. neither explicitly disclose nor implicitly suggest all of the limitations of independent claim 48 as amended. Accordingly, the Applicant submits that the subject matter of amended claim 48 is novel and non-obvious over the cited prior art and, as such, in condition for allowance.

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Claims 50-71

Claims 50-71 depend either directly or indirectly from claim 48 and therefore include all of the limitations of the independent claim, including those features already shown to be absent from Virgin et al. Thus, claims 50-71 are also believed to be novel and non-obvious over the cited prior art and, as such, in condition for allowance.

Claims 72 and 116

The Examiner's attention is directed to the following emphasized features of independent claims 72 and 116:

72) A process, comprising:

- a. rendering a service to a customer entity;
- b. generating an invoice for the service;
- c. making available to first and second users associated to the customer entity an electronic document providing information on the invoice;
- d. providing in the electronic document a user interface control, the user interface control providing a first input option to approve the invoice and a second input option to authorize payment of the invoice, the second input option being distinct from the first input option;
- e. detecting granting of payment of the invoice only when the first user has approved the invoice via the first input option and the second user has authorized payment of the invoice via the second input option.

116) A process, comprising:

- a. generating by a biller entity an invoice for a service rendered to a customer entity;
- b. making available to first and second users associated to the customer entity an electronic document providing information on the invoice;
- c. providing in the electronic document a user interface control, the user interface control providing a first input option to approve the invoice and a second input option to authorize payment of the invoice, the second input option being distinct from the first input option;
- d. notifying the biller entity when the first and second input options have been selected to indicate that the first and second users have approved the invoice and authorized payment of the invoice, respectively.

As discussed during the Examiner Interview, the Applicant respectfully submits that the subject matter of independent claims 72 and 116 is neither taught nor suggested by Virgin et al. Without limiting the generality of the foregoing, the

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Applicant submits that Virgin et al. do not disclose, teach or suggest the above-emphasized features of independent claims 72 and 116. More specifically, there is no teaching or suggestion in Virgin et al. of *providing an electronic document including a user interface control having a first input option to approve the invoice and a second input option to authorize payment of the invoice, the second input option being distinct from the first input option*, as claimed in claims 72 and 116.

Furthermore, in the case of claim 72, Virgin et al. do not teach or suggest the feature of *detecting granting of payment of the invoice only when the first user has approved the invoice via the first input option and the second user has authorized payment of the invoice via the second input option*.

In the case of claim 116, Virgin et al. do not teach or suggest the feature of *notifying the biller entity when the first and second input options have been selected to indicate that the first and second users have approved the invoice and authorized payment of the invoice, respectively*.

In light of the foregoing, it is clear that Virgin et al. neither explicitly disclose nor implicitly suggest all of the limitations of independent claims 72 and 116. Accordingly, the Applicant submits that the subject matter of claims 72 and 116 is both novel and non-obvious over the cited prior art and, as such, in condition for allowance.

Claims 73-96

Claims 73-96 depend either directly or indirectly from claim 72 and therefore include all of the limitations of the independent claim, including those features already shown to be absent from Virgin et al. Thus, claims 73-96 are also believed to be novel and non-obvious over the cited prior art and, as such, in condition for allowance.

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Claims 97 and 113

The Examiner's attention is directed to the following emphasized features of independent claims 97 and 113:

97) A process for granting payment of an invoice over a network, the invoice having been issued by a biller entity to a customer entity, said process comprising:
a. accessing via a computer information on the invoice;
b. transmitting from the customer entity to the biller entity a first data element indicating that the invoice has been approved by a first user associated with the customer entity;
c. transmitting from the customer entity to the biller entity a second data element indicating that payment of the invoice has been authorized by a second user associated with the customer entity.

113) A method for electronically presenting and granting payment of invoices, comprising:
a. generating at a biller entity an invoice for a service rendered to a customer entity;
b. making information on the invoice electronically available to the customer entity;
c. enabling at least two users associated to the customer entity to complete respective stages of a multi-stage invoice handling process;
d. transmitting over a communications network from each of said at least two users to the biller entity a respective data element indicating that the respective stage of the multi-stage invoice handling process has been completed.

As argued previously and as discussed during the Examiner Interview, the above-emphasized features of independent claims 97 and 113 (which are similar to the above-discussed features of independent claim 48 as amended) are not found in Virgin et al. Therefore, for the same reasons discussed above with regard to independent claim 48 as amended, the Applicant respectfully submits that Virgin et al. do not anticipate or render obvious the subject matter of independent claims 97 and 113. Accordingly, claims 97 and 113 are also believed to be in full condition for allowance.

Claims 98-112 and 114-115

Claims 98-112 and 114-115 depend either directly or indirectly from one of

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claims 97 and 113 and therefore include all of the limitations of the respective independent claim, including those features already shown to be absent from Virgin et al. Thus, claims 98-112 and 114-115 are also believed to be novel and non-obvious over the cited prior art and, as such, in condition for allowance.

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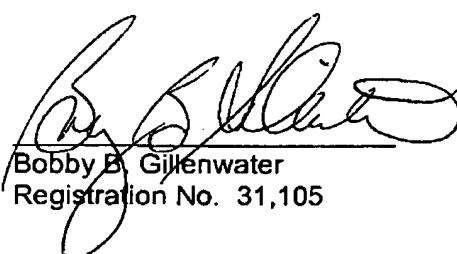
III. CONCLUSION

In view of the above, it is submitted that claims 48 and 50-116 are in condition for allowance. Reconsideration of the rejections is requested. Allowance of claims 48 and 50-116 at an early date is solicited.

If the application is not considered to be in full condition for allowance, for any reason, the Applicant respectfully requests the constructive assistance and suggestions of the Examiner in drafting one or more acceptable claims pursuant to MPEP 707.07(j) or in making constructive suggestions pursuant to MPEP 706.03 so that the application can be placed in allowable condition as soon as possible and without the need for further proceedings.

Respectfully submitted,

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